



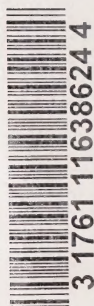
Royal Canadian
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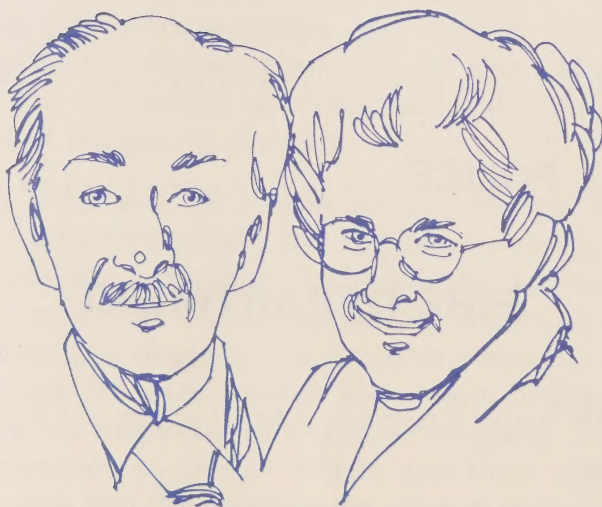
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CONS AND FRAUDS

AND

SENIOR CITIZENS



Canada

EMERGENCY TELEPHONE NUMBERS

MEDICAL

DOCTOR

HOSPITAL

AMBULANCE

POLICE

R.C.M.P.

LOCAL POLICE

FIRE DEPARTMENT

LOCAL

TELEPHONE OPERATOR

If your are having dialing problems, dial "0" and ask the operator to connect you to the emergency number you require.

THE CON ARTISTS

“Con artists” operate on the principle that their victims deserve their fate. Either male or female, con artists are clever actors hiding behind the “friendly person” image. They are shrewd operators whose schemes, based on trickery and deceit, are aimed at swindling you out of your money or your property. They have no feelings of guilt regarding what effect their “scams” will have on their victims.

Con artists believe that in every person there is a little bit of greed and this greed is the key to the successful con. Generally, people believe it cannot happen to them. Those who have been victimized by a con wonder “How could this happen to me?”

This booklet provides you with information on some of the most common swindles and how to recognize a potential “con”. Arming yourself with some knowledge of how the con artist operates will help reduce your chances of becoming a victim.

The con artist will be a stranger to you. You could be approached on the street, by telephone or in your home. Usually you are approached when alone, so that no one else can overhear the conversation. A con artist’s approach can take many forms; he/she may pretend to be lost and ask for directions or may claim to be a salesperson or an inspector of a utility company. One thing that is common to all con artists and their swindles is the language and the expressions used in their “pitches”. The following key words can signal you to be cautious or suspicious of the person you are dealing with.

CASH ONLY

Question why the transaction requires cash only. Why not a cheque? A legitimate business person would not refuse a cheque as payment.

LAST CHANCE/TODAY ONLY

Why is this offer so limited? If the offer is that good, it will very likely be available tomorrow and the day after.

TOO GOOD TO BE TRUE

Be suspicious of offers that are "too good to be true". Most likely they are neither good nor true!

SOMETHING FOR NOTHING

Anytime you are offered something for nothing, what you usually get is nothing.

CONFIDENTIALITY

Be suspicious of secrecy and the pitch that you are not to tell anyone. What is the reason for the secrecy?

GET RICH QUICK

Any get-rich-quick deal should be looked into carefully.

CONTESTS

Beware of the "you have won" pitches. Generally, the contests are fake and are used as an enticement to part you from your money.

LEFT-OVER MATERIAL

Be extremely cautious of the "just passing by" home repairman. The left-over material offered may be stolen or defective.

PRESSURE/HASTE

Pressure or haste is an important factor in most cons. Like the "last chance" or "too good to be true" lines, the con depends upon you not wanting to miss out on a bargain. Be suspicious of any pressure tactics.

It is not possible to note all of the fraudulent schemes used by con artists. The following list gives the more common "con games" and briefly describes how they work.

HOME IMPROVEMENT

Frauds under this theme come in various forms and are the most commonly used, particularly against seniors. For example, the following scenario typifies how one may be approached. A travelling repair person knocks on your door and states that while driving by he or she noticed that the brick work on your home is deteriorating, your chimney is about to fall apart, your house needs painting or the porch needs repairs and new steps. This person just happens to have left-over material from another job and can do your repair work at a considerable saving. Beware of this type of offer from any stranger. Legitimate people in the repair business do not usually operate in this manner. Resist the impulse to grab this "bargain". When in doubt, check the offer with your local Better Business Bureau or with a reputable company that supplies a similar service or materials.

BUNCO SCHEMES

Bunco schemes come in various forms: two of the most common ones are referred to as the "pigeon drop" and the "bank examiner". Although it is difficult to believe that people are taken in by these schemes, they have had a reasonable degree of success. Prime targets for these schemes are elderly people, particularly women.

The Pigeon Drop

The intended victim is approached by a con artist and engaged in conversation, usually on a subject of interest to the victim. Once the con artist has gained the victim's confidence, a second con artist approaches. The second con artist displays a sum of money he or she has supposedly found. The victim is told that whoever lost the money probably came by it unlawfully (for example, by gambling, etc.), as the bag may contain numbered receipt lists. The two swindlers discuss with the victim what they should do with the money. One of the swindlers then says that he/she works in the area and will contact his/her employer for advice. The swindler returns in a short time, stating that the employer counted and verified the amount of money and also that the money was either stolen or belonged to a gambler (there are many variations for the source of the money), and that they should keep the money and divide it three ways. However, the fictitious employer further suggested that all three people should show evidence of individual financial responsibility and good faith in order to collect their share. The victim is advised to withdraw "good faith" money from the bank. After the victim does this, the "good faith" money is taken to the employer by the swindler. When the swindler returns, the victim is given a name and address and told to contact the employer who is holding the victim's share of the money. The victim leaves but will not find the employer or the address and, on returning to contact the swindlers, will not find them either.

The Bank Examiner

The scheme usually starts either with a telephone call or personal visit from an official-looking person who says he/she is a bank "examiner" or "investigator".

Official-looking bank papers may be produced to gain the victim's confidence. It is explained that a bank employee suspected of theft is being investigated. The test is to see what the suspect bank employee will do when a customer withdraws a substantial amount of money from an account. The "investigator" requests help. The victim is to withdraw a specified amount of money from his/her account at a particular teller station and let the "investigator" use that money for the test. Either the "investigator", a "bonded messenger" or some "bank official" will pick up the money at a location near the bank. The "investigator" will caution that absolute secrecy is a must and that the money has to be in cash so that the serial numbers can be recorded and checked. The victim withdraws the money and turns it over to the "investigator", who gives an official-looking receipt and expresses thanks for the co-operation. There may be a suggestion of a small reward at the conclusion of the investigation. However, once he/she has the money, it is gone. The bank will have no knowledge of the individual.

It may seem preposterous that any intelligent person could fall for either of these swindles. Yet, they do. Remember, the swindler is usually an intelligent, crafty person whose psychology is to make the victims feel secure, that their involvement is important and that they are "in" on something exciting.

Strangers do not confide in other strangers regarding found money or offer to share their fortunes with you. Be suspicious of any form of contact in this area. Check it out before you give anyone your money.

CONSUMER FRAUDS

Fake Contests — These involve winning a prize in a fake contest. This is a come-on to involve you in a transaction that will part you from your money.

Misleading Ads — For \$19.95 you can purchase this 9 x 12 rug. Order early as supplies are limited. You forward your money order or certified cheque. If you do receive your rug, it is 9 x 12 inches, not feet as you thought. Read your advertisements carefully.

Home Improvement Offers — These are commonly made through the mail and this type of offer must be read and examined very carefully. When in doubt check with your Better Business Bureau.

Retirement Estates/Property — Be suspicious of this type of advertisement in papers, magazines or brochures. A quick call to a reputable realtor or the Better Business Bureau may save you financial grief.

BUSINESS OPPORTUNITIES

These offers are aimed at potential entrepreneurs looking for their golden opportunity to make a fast dollar. This is not to suggest that all business opportunity/offers are fakes. Again, you should be cautious: check out every angle and do not jump into any business transaction you have not thoroughly examined. It would be to your financial and personal benefit to consult legal advice.

Work-at-home — This scheme is one of the most prominent scams. The victim is usually a woman who is attempting to supplement family or personal income. Beware of the newspaper/magazine ad that proposes that you can earn extra money at home by sewing or doing some minor task. It asks for a sample of your work that

demonstrates your skill, plus a small "registration fee". The chances are your work will not qualify, your money will not be returned and you will never hear from the alleged promoter(s).

MEDICAL FRAUDS

Avoid miracle cures, laboratory tests and mail order clinics usually found in magazine ads. There are no miracle cures for cancer, arthritis or any other disease for that matter. If you suffer from a particular ailment, seek the advice and services of qualified medical practitioners. Bogus medical treatment offered through the mail should be reported to your physician or local medical authorities.

CONTRACTS

Never sign a contract unless you know and understand exactly what you are signing. Do not fall for the pitch from the salesperson: "It is just a formality; there is nothing to be concerned about", or "It is for your protection". If you have any doubts about a contract, seek advice from your lawyer, banker or someone who has some expertise with contracts. There may be clauses in the contract that go beyond what you have been verbally led to believe. Once you have signed, the contract is binding and you are obligated to meet the terms of the agreement. Even if the contract is questionable, for you to break the contract may require expensive legal advice. Before you sign, be certain.

REMINDER

PREVENT CRIME THROUGH EDUCATION AND AWARENESS

This crime prevention booklet was designed to inform and help protect Canada's senior population against various criminal activities.

Research indicates that most crimes against seniors are committed by the opportunist. Education and awareness of some preventive techniques can help you recognize a potential crime situation and allow positive action to be taken that will reduce or remove the risk.

Research also indicates that for many seniors one of the biggest concerns is the fear of victimization. But it is difficult to prevent something from happening if you do not know what it is you are attempting to prevent. Therefore, while it is not possible in the space available to discuss all the crime problems that concern our society, this booklet deals with crimes that are most likely to affect YOU.

There is evidence that some people who have been victimized are too embarrassed to report the incident to the authorities. For your own well-being and to help prevent others from becoming victims, if you have been victimized (or THINK you have been) **REPORT THE CIRCUMSTANCES IMMEDIATELY TO YOUR LOCAL POLICE DEPARTMENT.**

NOTES

Également disponible en français sous le titre
Escroqueries et fraudes contre les personnes âgées

Published by the Royal Canadian Mounted Police Public
Relations Branch

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7610-21-898-3128

